

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EMMANUEL BOWMAN
CEDELIAH BOWMAN
Debtor(s)

Case No. 09-23439

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2009.
- 2) The plan was confirmed on 08/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/15/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,415.00.
- 10) Amount of unsecured claims discharged without payment: \$66,278.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,395.00
Less amount refunded to debtor	\$1,998.19

NET RECEIPTS: **\$32,396.81**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,434.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,759.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,193.09**

Attorney fees paid and disclosed by debtor: \$66.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANT CREDIT UNION	Unsecured	21,638.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	372.00	341.20	341.20	34.12	0.00
APPLIED BANK	Unsecured	950.00	NA	NA	0.00	0.00
ARONSON FURNITURE	Unsecured	3,044.00	NA	NA	0.00	0.00
AT T	Unsecured	331.45	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,687.00	1,763.72	1,763.72	176.37	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	158,540.00	155,133.64	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
CHRIST MEDICAL CENTER	Unsecured	250.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	200.00	200.00	20.00	0.00
COMCAST	Unsecured	450.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	900.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	2,719.40	2,719.40	271.94	0.00
FIRST PREMIER BANK	Unsecured	538.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	3,136.00	NA	NA	0.00	0.00
HAROLD WASHINGTON COLLEGE	Unsecured	220.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	2,019.74	2,019.74	2,019.74	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	2,093.59	362.56	362.56	36.26	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,014.97	2,183.68	2,183.68	2,183.68	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	930.62	930.62	93.06	0.00
JC PENNEY	Unsecured	47.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	30,926.00	38,300.99	38,300.99	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	7,713.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	921.00	936.06	936.06	93.61	0.00
MERRICK BANK	Unsecured	1,581.00	1,581.27	1,581.27	158.13	0.00
MONTEREY FINANCIAL SVC	Secured	NA	1,244.08	1,000.00	1,000.00	75.36
MONTEREY FINANCIAL SVC	Unsecured	NA	1,800.00	2,044.08	204.41	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,120.00	1,120.49	1,120.49	112.05	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	71.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,931.00	1,931.52	1,931.52	193.15	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	757.37	757.37	75.74	0.00
PULMONARY CONSULTANTS	Unsecured	225.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	7,111.00	0.00	2,117.58	211.76	0.00
REGIONAL ACCEPTANCE CORP	Secured	11,250.00	20,478.58	18,361.00	18,361.00	851.05
ROGERS & HOLLANDS JEWELERS	Unsecured	1,095.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Secured	NA	1,095.12	1,095.12	0.00	0.00
SBC	Unsecured	154.00	NA	NA	0.00	0.00
SOUTH SUBURBAN COLLEGE	Unsecured	330.00	NA	NA	0.00	0.00
SOUTHWEST LAB PHYSICIAN	Unsecured	32.00	NA	NA	0.00	0.00
TARGET	Unsecured	438.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	6,524.60	6,524.60	652.46	0.00
US DEPT OF EDUCATION	Unsecured	NA	3,798.31	3,798.31	379.83	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$38,300.99	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,361.00	\$18,361.00	\$851.05
All Other Secured	\$2,095.12	\$1,000.00	\$75.36
TOTAL SECURED:	\$58,757.11	\$19,361.00	\$926.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,203.42	\$4,203.42	\$0.00
TOTAL PRIORITY:	\$4,203.42	\$4,203.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,128.78	\$2,712.89	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$5,193.09</u>
Disbursements to Creditors	<u>\$27,203.72</u>
TOTAL DISBURSEMENTS :	<u>\$32,396.81</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.